

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert A. Bennett
Jacqueline E. Bennett
Debtors

Case No. 16-00797-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 19, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Robert A. Bennett, Jacqueline E. Bennett, 51 Nace Drive, Hanover, PA 17331-9410 |
| cr | Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107 |
| cr | + Ditech Financial LLC, PO BOX 0049, Palatine, IL 60078 |
| 4792217 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 4942291 | + Citibank, N.A., Firstmark Services, PO Box 82522, Lincoln NE 68501-2522 |
| 4765343 | + Citizens Bank, N.A., f/k/a RBS Citizens, N.A., s/b/m to CCO Mortgage Corp., 10561 Telegraph Road, Glen Allen, VA 23059-4577 |
| 4757103 | Citizens One Home Loans, P O Box 42111, Providence, RI 02940-2111 |
| 4782347 | Discover Student Loans, C/O Great Lakes, PO BOX 3059 Milwaukee, WI 53201-3059 |
| 4757104 | Ditech, P O Box 94710, Palatine, IL 60094-4710 |
| 4769258 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/Text: bkdepartment@rtresolutions.com | May 19 2021 19:10:00 | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, TX 75247-4029 |
| cr | EDI: TFSR.COM | May 19 2021 22:53:00 | Toyota Motor Credit Corporation, 19001 South Western Ave., EF-12, Torrance, CA 90501 |
| 4757101 | EDI: BANKAMER.COM | May 19 2021 22:53:00 | Bank of America, P O Box 15019, Wilmington, DE 19886-5019 |
| 4808101 | EDI: WFFC.COM | May 19 2021 22:53:00 | Bank of America, N.A., c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154 |
| 4757102 | EDI: CAPITALONE.COM | May 19 2021 22:53:00 | Capital One Bank (USA), N.A., P O Box 71083, Charlotte, NC 28272-1083 |
| 4804640 | EDI: BL-BECKET.COM | May 19 2021 22:53:00 | Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 4762387 | + EDI: CITICORP.COM | May 19 2021 22:53:00 | Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432 |
| 4793869 | + EDI: DISCOVERSL.COM | May 19 2021 22:53:00 | Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925 |
| 4757105 | Email/Text: PBNCNotifications@peritussservices.com | May 19 2021 19:09:00 | Kohl's, P O Box 2983, Milwaukee, WI 53201-2983 |
| 4808099 | EDI: PRA.COM | May 19 2021 22:53:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5040055 | Email/Text: bkdepartment@rtresolutions.com | May 19 2021 19:10:00 | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029 |
| 4773314 | EDI: RECOVERYCORP.COM | May 19 2021 22:53:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL |

TOTAL: 15

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Page 3 of 3
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Information to identify the case:

Debtor 1 **Robert A. Bennett**
First Name Middle Name Last Name
Debtor 2 **Jacqueline E. Bennett**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:16-bk-00797-HWV**

Social Security number or ITIN xxx-xx-8057
EIN --
Social Security number or ITIN xxx-xx-0615
EIN --

Order of Discharge

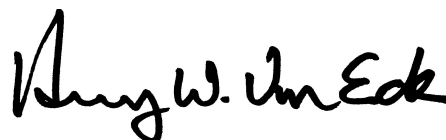
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Bennett

Jacqueline E. Bennett

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

5/19/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.